

**GOVERNMENT OF INDIA  
MINISTRY OF HOUSING AND URBAN AFFAIRS  
RAJYA SABHA  
UNSTARRED QUESTION NO. 692  
ANSWERED ON 02/12/2024**

**PM SVANIDHI SCHEME IN HIMACHAL PRADESH**

**692. DR. SIKANDER KUMAR:**

**Will the Minister of Housing and Urban Affairs be pleased to state:**

- (a) the details of loans that have been repaid till date in State of Himachal Pradesh sought under PM SVANidhi Scheme during the last two years;
- (b) whether Government has any real time data available to provide the exact data on extended and uptake loans in Himachal Pradesh;
- (c) if so, the details thereof; and
- (d) whether Government has taken any steps for collateral-free working capital loans and to encourage digital payments in Himachal Pradesh?

**ANSWER**

**THE MINISTER OF STATE IN THE MINISTER OF HOUSING AND URBAN AFFAIRS  
(SHRI TOKHAN SAHU)**

- (a) :As on 24.11.2024, total 5,749 number of loans have been repaid in the State of Himachal Pradesh. The term wise, year wise details of total number of loans repaid in State of Himachal Pradesh under the PM Street Vendor's Atmanirbhar Nidhi (PM-SVANidhi) scheme are at Annexure.
- (b) & (c): Yes, PM SVANidhi Scheme has its own customized and integrated IT Platform ([www.pmsvanidhi.mohua.gov.in](http://www.pmsvanidhi.mohua.gov.in)) for Street Vendors, Urban Local Bodies (ULBs), Lending Institutions (LIs), Digital Payment Aggregators (DPAs), and other stakeholders. The dashboard, which is available in the public domain, monitors real-time scheme performance, displaying key indicators like number of loans disbursed, number of beneficiaries, amount for loans disbursed, eligible applications, digitally active street vendors etc. Street vendors who successfully repay their first loan of ₹10,000 are eligible for a second loan of ₹20,000. Upon repayment of the second loan, vendors can avail a third loan of ₹50,000. As on 24.11.2024, 3,015 and 1,396 2nd and 3rd loans have been disbursed respectively in the state of Himachal Pradesh.
- (d): PM SVANidhi Scheme aims to provide collateral free working capital loans to help street vendors to support their businesses. Under PM SVANidhi Scheme, Government is incentivizing regular repayment of loans through an interest subsidy of 7% per annum and rewarding digital transactions, by way of cash back upto ₹1,200 per year. These provisions are available to all beneficiaries under the scheme across the country.

Furthermore, State/ULBs are responsible for identification of eligible street vendors and mobilization of new applications under the scheme. However, in order to increase the number of beneficiaries, Ministry of Housing and Urban Affairs (MoHUA) is taking initiatives which includes, *inter-alia* conduct of regular review meetings with States/UTs/ULBs/Lending Institutions, awareness campaign like broadcasting of radio jingles, Television advertisements and newspaper advertisements from time to time. States/UTs have also been provided Information, Education and Communication (IEC) material in local languages regularly for outreach and dissemination of the benefits to the vendors to avail the benefits of the scheme.

To promote digital transactions in Urban Local Bodies (ULBs), nationwide, including in the State of Himachal Pradesh, several measures have been adopted. The 'Main Bhi Digital (MBD) 4.0' campaign, launched on 6th February 2023, enhances digital onboarding and training monthly along with Svanidhi se Samridhi (SSS) Camps. Additionally, MoHUA initiated a 15-day 'SVANidhi bhi, Swabhiman bhi' Pakhwada campaign from 18th November to 2nd December 2024, aiming to accelerate the PM SVANidhi scheme's progress and boost digital transactions among street vendors.

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**ANNEXURE REFERRED TO IN REPLY TO PART (a) OF RAJYA SABHA UNSTARRED QUESTION NO. 692 REGARDING “PM SVANIDHI SCHEME IN HIMACHAL PRADESH” TO BE ANSWERED ON DECEMBER 02, 2024**

**STATEMENT SHOWING TERM WISE AND YEAR WISE DETAILS OF TOTAL NUMBER OF LOANS REPAID IN STATE OF HIMACHAL PRADESH**

<b>Loan Term</b>	<b>Loans repaid in FY 2022-23</b>	<b>Loans repaid in FY 2023-24</b>	<b>Total loans repaid since inception of the scheme (as on 24.11.2024)</b>
1 <sup>st</sup> Loan	815	584	4,025
2 <sup>nd</sup> Loan	549	919	1,724
3 <sup>rd</sup> Loan*	-	-	-
<b>Total</b>	<b>1,364</b>	<b>1,503</b>	<b>5,749</b>

*\*Note: Third loan of upto Rs. 50,000 was started on 01.06.2022 with a term of 36 months.*

**Data Source: PMSVANidhi Portal**